The Norfolk Pension Fund is committed to delivering a consistently high level of performance and customer service.

Good communication is core to this commitment.

This document sets out how we do this.
Customer Care and Communication Strategy Statement

This Customer Care and Communication Strategy Statement aims to ensure that the Norfolk Pension Fund:

- provides clear, relevant, accurate, accessible and timely information
- listens, considers and responds appropriately to communication we receive
- uses plain English wherever possible, and avoids unnecessary jargon
- uses communication channels which best fit the audience and the information being passed on

Communication is ‘to share or exchange information or ideas’

Our Core Customer Care Standards

- To answer the telephone within 15 seconds, and respond to enquiries within five working days
- To respond to letters and faxes within five working days
- To respond to email or text phone enquiries within three working days
- To meet visitors within five minutes of appointment time
- When visiting, to agree a time in advance and show identity card
Who are we in regular communication with?

- Pensions Committee (The Trustees)
- Pensions Oversight Board
- Participating employers
- Scheme members
- Prospective members
- Scheme member representatives
- Norfolk Pension Fund staff
- Other bodies, including
  - Investment managers
  - The media
  - Actuaries
  - Other pension funds
  - Ministry of Housing, Communities and Local Government (MHCLG) and The Pensions Regulator (regulators of the scheme)

How does the Norfolk Pension Fund communicate?

When deciding how to communicate, we consider the audience, the message and the cost to the Fund.

We want to get our messages over and to make ourselves available to hear queries, opinions and concerns.

We make use of telephone, email, surface mail, fax, internet, social media, paper publications, face to face conversations and meetings, seminars, road shows, attendance at conferences and other forums.

Data Protection Statement

Norfolk County Council on behalf of Norfolk Pension Fund is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org).
Pension Committee Trustees

The Pensions Committee act as trustees and oversee the management of the Norfolk Pension Fund. The Members of the Committee are committed to ensuring the best possible outcomes for the Norfolk Pension Fund, its participating employers and scheme members. Their knowledge is supplemented by professional advice from Norfolk Pension Fund staff, professional advisers and external experts.

The Trustees

Norfolk County Councillors
Judy Oliver (Chairman)
Danny Douglas
Tom FitzPatrick
Martin Storey
Brian Watkins

Two District Councillors
Alan Waters (Vice-Chairman)
John Fuller

Staff representative
Steve Aspin

Sharing information

Committee Meetings
The Pension Committee meets quarterly, to consider all investment and administration (the calculation and payment of benefits) issues related to the Norfolk Pension Fund. It monitors performance, discusses significant issues and makes all decisions related to the Fund. The Executive Director of Finance and Commercial Services, Norfolk Pension Fund staff and other professional advisors prepare reports, briefings and make recommendations for the Committee to consider and act upon.

Observers
People who would like to see the Pensions Committee in action are always welcome to attend public session meetings as observers.

Internet
Pensions Committee reports, agendas and minutes are available via the Norfolk County Council internet and intranet sites at www.norfolk.gov.uk under Council and Democracy then Meetings.
# Pensions Oversight Board

The Pensions Oversight Board helps ensure that the Norfolk Pension Fund continues to be well run and properly managed. The purpose of the Board is to assist Pensions Committee and Officers with responsibilities for managing the Norfolk Pension Fund by helping to:

- Secure compliance with the Regulations, any other legislation relating to the governance and administration of the scheme, and requirements imposed by The Pensions Regulator in relation to the scheme and;
- Ensure the effective and efficient governance and administration of the scheme

The full Terms of Reference for the Pensions Oversight Board are on the Norfolk Pension Fund website at [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org).

## Board Members

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Chair</td>
<td>Kevin McDonald, Director of Pensions, Essex Pension Fund</td>
</tr>
<tr>
<td>Scheme Member Representative</td>
<td>John Harries (Active/Deferred member)</td>
</tr>
<tr>
<td>Scheme Member Representative</td>
<td>Brian Wigg (Pensioner member)</td>
</tr>
<tr>
<td>Scheme Member Representative</td>
<td>Rachel Farmer (Trade Union)</td>
</tr>
<tr>
<td>Scheme Employer Representative</td>
<td>Cllr Chris Walker, Poringland Parish Council (Levying/precepting employers)</td>
</tr>
<tr>
<td>Scheme Employer Representative</td>
<td>Howard Nelson, Diocese of Norwich Education and Academies Trust (Non levying/precepting employers)</td>
</tr>
<tr>
<td>Scheme Employer Representative</td>
<td>Debbie Beck, Norfolk County Council</td>
</tr>
</tbody>
</table>

## Sharing information

There are at least two Pensions Oversight Board meetings a year. Papers, agendas and minutes of these meetings are published on the Norfolk Pension Fund website at [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org).

In addition, the Pensions Oversight Board produce an annual report in accordance with any regulatory requirements.
**Scheme members**

Norfolk Pension Fund scheme members come from a range of private, public and quasi-public organisations across the county.

It is essential that scheme members are provided with detailed information about the scheme and be able to understand what pension and benefits they may be entitled to in the future.

Communication with members reflects the varying interests and concerns of the different groups of scheme members:

**Active members (29,067)**
People currently in the employment of a participating employer.

**Deferred members (36,947)**
People who have left the employment of a participating employer, but who have not yet retired.

**Pensioner members (25,354)**
People in receipt of a pension from the Norfolk Pension Fund.
(Membership numbers as at 31 March 2019)

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**Telephone Helpline**

A dedicated helpline for scheme members is operated by our experienced Pension Administration Team.

The team gives advice to active, deferred and retired members on scheme membership and benefits.

**01603 495923**

Phone lines open
Monday to Thursday 8.45am - 5.30pm
Friday 8.45am - 4.30pm
## Scheme members

### Sharing information with scheme members...

<table>
<thead>
<tr>
<th>Internet</th>
<th>Active</th>
<th>Deferred</th>
<th>Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Norfolk Pension Fund website provides advice, information and news as well as <strong>direct and secure access to members personal data</strong>, including a pensions calculator for active members at <a href="http://www.norfolkpensionfund.org">www.norfolkpensionfund.org</a></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scheme guide</th>
<th>Active</th>
<th>Deferred</th>
<th>Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>A scheme guide is supplied to all members and published on the website.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Annual Benefit Statement and newsletter</th>
<th>Active</th>
<th>Deferred</th>
<th>Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Benefit Statement booklets are sent to members’ home addresses. The booklet also gives information on changes to the scheme and other topical issues, including a summary of the accounts and a general review of the years progress.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Annual Meeting and Pension Clinics</th>
<th>Active</th>
<th>Deferred</th>
<th>Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheme members can raise questions directly with Pensions Committee at the Annual Meeting or discuss their LGPS pension face to face at a Pension Clinic.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pay Advice and Pensions Increase Notification</th>
<th>Active</th>
<th>Deferred</th>
<th>Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payslips are posted to all pensioners when the pension payment after tax is more that £1.00 different to the last monthly payment. Members can view their monthly payment details on our website. We write to members about the annual pensions increase and other important messages. We also send them a P60 Tax Form each year.</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pensions roadshows</th>
<th>Active</th>
<th>Deferred</th>
<th>Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roadshows are run as, when and most importantly where they are needed.</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pre-retirement course</th>
<th>Active</th>
<th>Deferred</th>
<th>Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Pension Fund supports a pre-retirement course, to help members approaching retirement prepare for the financial and lifestyle changes retirement brings.</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Retired members events</th>
<th>Active</th>
<th>Deferred</th>
<th>Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>An annual event for pensioners takes place at a number of venues across the County. Speakers cover a range of pensions, financial and lifestyle subjects, including an update on the LGPS. These events are made possible by kind donations from our fund managers, Custodian and Actuary. The annual <strong>Christmas card</strong>, sent to all retired members, acts as the invitation to this event.</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Retired members newsletter</th>
<th>Active</th>
<th>Deferred</th>
<th>Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our annual newsletter for retired members, Primetime, covers the latest information about Pensions and related information and is sent to all retired members.</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
</tr>
</tbody>
</table>
Most people coming to work for any of the employers participating in the Norfolk Pension Fund are able to join the Local Government Pension Scheme (LGPS).

An up-to-date list of all the employers who participate in the scheme is posted on our website:

www.norfolkpensionfund.org

Most employers automatically enrol eligible new employees into the LGPS. They then have the right to ‘opt out’ of the Fund and cease to be a member.

Some members will have circumstances that may make it appropriate to opt out of the Fund.

We want people to make well informed decisions. We work closely with employers to help prospective members understand the wider benefits of membership and to encourage new members not to give up scheme membership without careful consideration.

Sharing information with prospective/new scheme members

New joiner pack
All new members receive a ‘new joiner’ pack that includes a summary of the scheme benefits and costs, relevant forms and a full scheme booklet.

Online
The Norfolk Pension Fund website has an area for joiners with details of the scheme benefits, costs, who can join and how to join:

www.norfolkpensionfund.org

Induction courses
The benefits of membership are highlighted by scheme employers during their induction procedures.

Recruitment
Recruitment exercises highlight the opportunity of joining the scheme to potential employees.

Member representatives

The staff representative member of the Pensions Committee is also a representative of UNISON.

We maintain positive relations with member representatives and meet as requested or needed.
Employers

At the end of March 2019, the Norfolk Pension Fund had 400 contributing employers. This included Norfolk County Council, non-uniformed police authority and fire service staff, district councils, parish councils and drainage boards, a range of charities and quasi-government organisations such as the Citizens Advice and housing associations, increasingly some private companies delivering services on behalf of local authorities, and a growing number of academy schools.

Sharing information with our employers

**Employer Forum**
All employers are invited at least twice a year to the Employer Forum. This is a great opportunity for employers and Norfolk Pension Fund colleagues to get together, to exchange news and views. Norfolk Pension Fund staff update employers with the latest news affecting the Norfolk Pension Fund, and external speakers provide insights into the wider pensions world.

**Employer Manual**
Our interactive Employer Manual is provided via the Norfolk Pension Fund website, and aims to provide all the information needed to take part effectively in the pension scheme.

**Employer Newsletter**
The Fund publishes a newsletter at least twice a year, aimed specifically at employers. It covers topical issues under debate, technical changes that need their attention and changes to regulations that impact on their duties and responsibilities.

**Annual Report and Accounts**
The audited accounts of the Norfolk Pension Fund are prepared as at 31 March each year and published on our website.

**Specialist advice**
Professional advice can be provided/arranged, related to specific pensions activities undertaken by employers, for example transfer of staff, external contracts, etc.

**Internet - www.norfolkpcf.org and PensionsWeb (Employer Portal)**
The Fund’s website hosts an area for employers. It has lots of information about the scheme and the Norfolk Pension Fund. The employer manual, year end packs, information, forms and employer newsletters are all available online. Our Employer Portal gives employers access to view their own data, securely exchange data and submit requests and changes online.

**Contacts database**
We maintain an employer contact database.

**Email**
Updates on relevant topics are emailed to employer contacts as appropriate.

**Fact sheets**
Pension Fund fact sheets are maintained on issues such as early retirements.

**Individual employer meetings**
Pension Fund staff will attend pensions related meetings at employers premises on request.
Other bodies we communicate with

The Ministry of Housing, Communities and Local Government (MHCLG): We have regular contact with MHCLG, as regulator of the scheme, and participate in a number of working groups where new developments are discussed.

Scheme Advisory Board (SAB): Head of the Norfolk Pension Fund, Nicola Mark, is the elected practitioner representative on the Scheme Advisory Board.

The Pensions Regulator (TPR): to ensure good governance and standards of administration and compliance with Public Service Code of Practice 14.

ACCESS (A Collaboration of Central, Eastern and Southern Shires): The Norfolk Pension Fund is one of 11 LGPS Funds in the ACCESS investment pool.

The Society of County Treasurers

Chartered Institute of Public Finance Accountants (CIPFA): The Head of the Norfolk Pension Fund, Nicola Mark, sits on the CIPFA Pensions Panel.

Local Authority Pension Fund Forum (LAPFF): Norfolk Pension Fund is a member of the LAPFF, which was established to help local authority funds share information and ideas about how we can be socially responsible owners of the companies in which we invest.

Pensions and Lifetime Savings Association (PLSA): The Norfolk Pension Fund is a member of the PLSA, which helps us be a part of the national pensions debate. The Head of the Norfolk Pension Fund sits on the Main Policy Board and is also Chair of the Local Authority Committee.

South Eastern Counties Superannuation Officers Group: Pension Officers from administering authorities in the region meet regularly to share information and ensure uniform interpretation of the rules governing the scheme.

Investment Managers, Professional Advisors and Actuaries: We have regular meetings with the Fund Managers who invest the monies belonging to the Fund. We also meet the Fund’s actuaries who measure and value the assets and liabilities of the Fund, and calculate the necessary Employer contribution rates to keep the Fund solvent.

Heywoods CLASS and Payroll User Groups: We are active members of the Heywood's Administration CLASS (Computerised Local Authority Superannuation System) and Payroll system users groups.

Pension Fund Custodian: The Fund’s custodian is HSBC, who ensure the safekeeping of the Fund’s investment transactions and all related share certificates, etc.

Barclays Bank: provide banking services to the Fund

The Press: The Fund has a good working relationship with professional pension publications and the local media.

Seminars and conferences: Norfolk Pension Fund staff regularly attend and speak at seminars and conferences, to continue their professional development, maintain knowledge levels and to contribute to pensions development.
The Norfolk Pension Fund is managed by Norfolk County Council.

**Administrator of the Norfolk Pension Fund**
Norfolk County Council
Executive Director of Finance and Commercial Services, Simon George.

**Head of Service**
Head of the Norfolk Pension Fund, Nicola Mark leads the Service.

**Pension Administration**
Pensions Manager, Mark Alexander’s team, provide benefit administration services to the scheme members and participating employers.

**Investment**
Chief Investment Manager, Glenn Cossey’s team, manages the pension fund investments and accounts, as well as providing support to the Trustees in their stewardship of the fund.

**Business Manager**
Jo Quarterman supports governance, communication, service development and project management.

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**Sharing information**

**Management meetings**
The Management Team meets regularly, for strategic and development planning and review, as well as operational performance issues and monitoring.

**Team meetings**
Team meetings take place regularly, and are supplemented by additional or informal meetings for specific issues as required.

**Service Plan**
The Fund maintains a three year service plan, which sets out the agenda for the future. All the team share the plan, and discuss at team meetings.

**Team development**
A budget is allocated for training and development. A combination of formal and informal training and development is maintained.

**Appraisal process**
The appraisal process provides a formal opportunity for discussion between staff and their managers, in addition to informal day to day communication. Objectives are linked to the Service Plan.

**Intranet, internet and email**
All staff have access to the (Norfolk County Council) intranet, the internet, email and a shared electronic diary system.

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Norfolk Pension Fund
4th/5th Floor Lawrence House,
5 St Andrews Hill, Norwich, NR2 1AD
Telephone: 01603 495923
Fax: 01603 495795
Email: pensions@norfolk.gov.uk
www.norfolkpensionfund.org
<table>
<thead>
<tr>
<th>Communication material</th>
<th>Paper based</th>
<th>Online</th>
<th>Large sight copy</th>
<th>Braille/ Audio</th>
<th>When published</th>
<th>When reviewed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website: <a href="http://www.norfolkpenionfund.org">www.norfolkpenionfund.org</a></td>
<td>✓</td>
<td>✓</td>
<td>Help available</td>
<td>Help available</td>
<td>Constantly available</td>
<td>Ongoing</td>
</tr>
<tr>
<td>Scheme Booklet</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>Constantly available</td>
<td>Ongoing</td>
</tr>
<tr>
<td>Summary Guide to the LGPS</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>Constantly available</td>
<td>Ongoing</td>
</tr>
<tr>
<td>Annual Benefit Statement, members newsletter and accounts</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>Annually</td>
<td>Annually</td>
</tr>
<tr>
<td>Pay advice slip</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>Online - Monthly Paper - only if payment changes</td>
<td>Monthly</td>
</tr>
<tr>
<td>Retired members newsletter</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>Annually</td>
<td>Annually</td>
</tr>
<tr>
<td>Information sheets (various)</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>As required</td>
<td>Ongoing</td>
</tr>
<tr>
<td>Employer Manual</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>Constantly available</td>
<td>Ongoing</td>
</tr>
<tr>
<td>Employer Newsletter</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>Twice a year</td>
<td>Twice a year</td>
</tr>
<tr>
<td>Report and Accounts</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>Annually</td>
<td>Annually</td>
</tr>
<tr>
<td>Pensions Committee Papers</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Pensions Oversight Board Papers</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>3-4 times a year</td>
<td>3-4 times a year</td>
</tr>
<tr>
<td>Press articles</td>
<td>✓</td>
<td>✓</td>
<td>On request</td>
<td>On request</td>
<td>As required</td>
<td>As required</td>
</tr>
</tbody>
</table>

If you would like this newsletter in large print, audio, Braille, alternative format or in a different language, please call 01603 222824 or email pensions@norfolk.gov.uk
Norfolk Pension Fund Events

<table>
<thead>
<tr>
<th>Event</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pensions Committee</td>
<td>Four times a year</td>
</tr>
<tr>
<td>Pensions Oversight Board</td>
<td>Three to four times a year</td>
</tr>
<tr>
<td>Employer Forum</td>
<td>Twice a year</td>
</tr>
<tr>
<td>Annual Meeting and Pension Clinics</td>
<td>October/November</td>
</tr>
<tr>
<td>Retired member events</td>
<td>April/May</td>
</tr>
<tr>
<td>Pre-retirement course</td>
<td>Bi-monthly</td>
</tr>
<tr>
<td>Norfolk Pension Fund member roadshow</td>
<td>At employers premises, as requested</td>
</tr>
<tr>
<td>Induction sessions for employers (new HR and Finance staff)</td>
<td>As requested</td>
</tr>
</tbody>
</table>

Visit the Norfolk Pension Fund at www.norfolkpensionfund.org

For information on
- Benefits
- Fund performance
- Fund literature and guides
- Events
- Latest news
- Contact information

Register for online services for
- Personal details
- Annual Benefit Statement
- Pension payments
- Online requests